

Building a Family while Paying Student Loans: The Evolution of Fertility Intentions and Behaviors in Early Adulthood

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Short Abstract:

Building on research showing that American educational debt is associated with delayed transition to parenthood, our analysis considers the relationships between fertility intentions and cumulative fertility through Americans' late 30s with characteristics of undergraduate education (including educational debt for undergraduate studies, duration of first spell in college, and achievement of a baccalaureate degree). Using data from the National Longitudinal Survey of Youth (NLSY97), a nationally representative longitudinal survey of respondents born between 1980-1984, we first consider the difference in achieved fertility throughout early adulthood by educational characteristics when respondents were between ages 25-37. Descriptively, we find that spending more than four years in college is associated with having fewer children by the late 30s for both men and women, and student loan debt is associated with having fewer children by the late 30s for women but not men. In our multivariate model, however, we find no impact for men; for women, the duration of their college experience subsumes any association between debt and childbearing, so only an extended duration in undergraduate studies predicts fewer children.

Then, we analyze respondents' fertility intentions to see whether the differences in women's fertility outcomes on undergraduate characteristics match respondents' expectations. We find that women with student loan debt maintain similar fertility intentions over time to those without educational debt, suggesting that they do not intend to reduce their fertility but catch up on fertility at older ages. However, women who spend more than four years pursuing their undergraduate degree reduce their fertility intentions over time—including shifting intentions to no longer expect any children. Although college experiences, and the student loans that fund them, are meant to be a pathway to social mobility, they are also a source of inequality in women's reproductive trajectories.